

IN THE UNITED STATES BANKRUPTCY COURT FOR
WESTERN DISTRICT OF MICHIGAN

IN RE:
JOHN F MORRIS and PAMELA J MORRIS
114 GETHINGS CIR
BATTLE CREEK MI
49015-8703
a/k/a Debtor(s)

CASE NO. HK-04-10166
JUDGE JEFFREY R HUGHES
DATE: 01/06/06

TRUSTEE'S FINAL REPORT
AND ACCOUNT

MARY K V HAMLIN, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 USC 1302 (b)(1).

The case was subsequently COMPLETED

2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$ 51056.97 .

3. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMT	PRIN PD	INT PD	BAL DUE
AT & T	UNSECURED	201.58	201.58	4.74	.0
B-FIRST LLC	UNSECURED	13675.70	13675.70	322.12	.0
CITI CARDS	NOT FILED	.00	.00	.00	.0
CITIBANK	UNSECURED	4282.54	4282.54	100.88	.0
ECAST SETTLEMENT CORP	UNSECURED	1908.04	1908.04	44.95	.0
ECAST SETTLEMENT CORPORATIO	UNSECURED	5286.63	5286.63	124.51	.0
ECAST SETTLEMENT CORPORATIO	UNSECURED	521.16	521.16	12.29	.0
ECAST SETTLEMENT CORPORATIO	UNSECURED	3223.70	3223.70	75.94	.0
KELLOGG FEDERAL CREDIT UNIO	OUTSIDE	10103.99	.00	.00	.0
KELLOGG FEDERAL CREDIT UNIO	OUTSIDE	7628.92	.00	.00	.0
KOHL'S	UNSECURED	725.43	725.43	17.09	.0
MBNA AMERICA	NOT FILED	.00	.00	.00	.0
NATIONAL CITY BANK	UNSECURED	7921.87	7921.87	186.61	.0
OLD NAVY	NOT FILED	.00	.00	.00	.0
RESURGENT CAPITAL SERVICES	UNSECURED	340.86	340.86	8.02	.0
RETAILERS NATIONAL BANK	UNSECURED	169.19	169.19	4.00	.0
RETAILERS NATIONAL BANK	UNSECURED	566.14	566.14	13.33	.0
RETAILERS NATIONAL BANK	UNSECURED	4549.81	4549.81	107.17	.0
SAMS CLUB	NOT FILED	.00	.00	.00	.0
SHAHEEN JACOBS & ROSS PC	NOT FILED	.00	.00	.00	.0
STERLING INC	UNSECURED	274.44	274.44	6.45	.0
TCF NATIONAL BANK	OUTSIDE	134286.15	.00	.00	.0
WELTMAN WEINBERG & REIS CO	NOT FILED	.00	.00	.00	.0

4. Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMOUNT	.00	.00	43647.09	.00	43647.09
PRINCIPAL PAID	.00	.00	43647.09	.00	43647.09
INTEREST PAID	.00	.00	1028.10	.00	1028.10

5. Costs of administration:

The clerk was paid \$.00 through the plan for the filing fee.
 The debtor's attorney was allowed \$ 1080.00 and was paid \$ 1080.00 .
 The Trustee was paid \$ 2014.83 pursuant to 11 USC 1302.
 The Trustee was paid \$.00 in Notice Fees.
 Refunds to the debtor total \$ 3286.95 .

Wherefore the Trustee requests a final decree be entered which discharges the trustee and his surety from any and all liability on account of the above case, closes the estate, and grants such other relief as may be just and proper.

xc:JOHN F MORRIS and PAMELA J MORRIS
 REDMOND & REDMOND PLC
 480 W LOVELL ST
 KALAMAZOO MI 49007

/s/ MARY K. VIEGELAHN HAMLIN

 MARY K. VIEGELAHN HAMLIN,
 TRUSTEE

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0646-1
Case: 04-10166

User: nicholp
Form ID: pdf017

Page 1 of 1
Total Served: 2

Date Rcvd: Jan 10, 2006

The following entities were served by first class mail on Jan 12, 2006.

db John F. Morris, 114 Gethings Cir., Battle Creek, MI 49015-8703
db Pamela J. Morris, 114 Gethings Cir., Battle Creek, MI 49015-8703

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.